

Basic insurance

Free Choice of Doctor

Maximum freedom in your choice of medical care

- Free choice of doctor throughout Switzerland
- See a specialist directly without a referral
- Medical advice by phone via the telemedicine centre

Family Doctor

Your family doctor practice as first point of contact

- Free choice of family doctor practice from Sanitas list
- Family doctor practice as mandatory first point of contact for medical queries
- Binding treatment plan
- Attractive premium discount

MultiAccess

Flexible access to initial medical advice

- Family doctor or group practice, telemedicine centre or partner pharmacies as mandatory first point of contact for medical queries
- Binding treatment plan
- Attractive premium discount

TelMed Basic

Initial telemedicine consultation with binding treatment plan

- Telemedicine centre as mandatory first point of contact
- Treatment via telemedicine centre or referral to a doctor with a binding treatment plan
- Attractive premium discount

TelMed Plus

Initial telemedicine consultation with flexible treatment plan

- Telemedicine centre or partner pharmacies as mandatory first points of contact for medical queries
- Treatment by telemedicine centre, partner pharmacies or referral to a doctor
- Attractive premium discount

Supplementary outpatient insurance

Vital Basic

Rescue operations, cover abroad and preventive medical care

- 100% for rescue and emergency treatment abroad
- Orthodontics up to age 20, up to CHF 10,000 per year
- Vision aids or laser eye surgery, preventive medical care

Vital Smart

Health promotion and alternative medicine

- In addition to Vital Basic:
- Health promotion with choice of cost coverage up to CHF 600 per year
 - Alternative medicine with choice of cost coverage up to CHF 5,000 per year and more

Vital Premium

Extra benefits for the highest demands

- In addition to Vital Smart:
- Health promotion up to CHF 800 per year, alternative medicine up to CHF 10,000 per year
 - Extra benefits such as genetic testing, parental daily benefits and more

Hospital insurance

Hospital Standard Liberty

General ward

- Free choice of all contractual hospitals throughout Switzerland
- Multi-bed room
- Option to upgrade ward before each admission to hospital
- Full cost coverage for emergencies abroad

Hospital Extra Liberty

Semiprivate ward

- Free choice of doctors and hospitals throughout Switzerland
- Two-bed room
- Option to upgrade ward before each admission to hospital
- Full cost coverage for emergencies abroad
- Preference services

Hospital Top Liberty

Private ward

- Free choice of doctors and hospitals worldwide
- Single room
- Full cost coverage for emergencies abroad
- Preference services: faster appointments, second medical opinion, etc.

Hospital Upgrade

Guaranteed upgrade for hospital insurance

- Upgrade to next-higher category of hospital insurance without another health check
- Upgrade option can be exercised every two years, within max. 20 years

Hospital Day Comfort

Outpatient procedures

- Free choice of doctors and hospitals in Switzerland
- Maximum comfort and privacy
- Cover for travel, meals and overnight accommodation
- Contributions towards home help, meal delivery and care services

Accident

Private or semiprivate ward

- Free choice of doctors/hospitals worldwide (private) or in Switzerland (semiprivate)
- Single room (private) or 2-bed room (semiprivate)
- Cover for emergency treatment abroad
- Rapid and straightforward support for emergencies abroad

Additional supplementary insurance

Medical Private

Free choice of doctors worldwide

- Outpatient treatment in Switzerland and abroad
- In Switzerland: for doctors who charge according to their own rates
- Cost coverage of up to CHF 100,000 per year, copayment max. CHF 1,000 per year

Dental Basic

Minor dental repairs and preventive care

- 80% of treatment costs up to max. CHF 2,000 per year in the event of illness or accident
- CHF 100 per year for preventive check-ups and dental hygiene
- Treatment in Switzerland and neighbouring countries

Dental

Dental treatment and orthodontics

- 80% of treatment costs up to max. CHF 5,000 per year in the event of illness or accident
- One check-up or visit to dental hygienist per calendar year
- Treatment in Switzerland and abroad

Planning a Family

Planning ahead for a family

- Additional rounds of artificial insemination
- Genetic embryo screening and prenatal testing
- Access to the best fertility clinics in Switzerland
- Free fertility tracker

Capital

Lump-sum capital insurance in the event of death or disability

- Cover for the financial risks of death or disability
- Benefits paid independently of benefits paid under other insurance policies
- Supplements state social security benefits

Salary

Daily benefits insurance in the event of incapacity to work

- Up to CHF 500 per day for up to 720 days
- To protect against loss of earnings for employees or against financial shortfalls for self-employed
- Covers the cost of home help if the person running the household is incapacitated